

United States Bankruptcy Court
EASTERN DISTRICT OF MICHIGAN

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bernate, Edgar Santiago		Name of Joint Debtor (Spouse)(Last, First, Middle): Bernate, Holly Ann-Marie	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Holly Ann-Marie Smith	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2417		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7258	
Street Address of Debtor (No. & Street, City, and State): 170 Larson Road Attica MI		Street Address of Joint Debtor (No. & Street, City, and State): 170 Larson Road Attica MI	
ZIPCODE 48412		ZIPCODE 48412	
County of Residence or of the Principal Place of Business: Lapeer		County of Residence or of the Principal Place of Business: Lapeer	
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME	
ZIPCODE		ZIPCODE	
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		ZIPCODE	
Type of Debtor (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (5B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	
		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.	
		Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).	
		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
Statistical/Administrative Information			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000			
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Edgar Santiago Bernate and Holly Ann-Marie Bernate	
All Prior Bankruptcy Cases Filed Within Last 8 Years		(If more than two, attach additional sheet)	
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor		(If more than one, attach additional sheet)	
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition	X <u>/s/ Raymond N. Mashni</u>		5/ 5/2011 Signature of Attorney for Debtor(s) Date
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
<hr/> (Name of landlord that obtained judgment)			
<hr/> (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Edgar Santiago Bernate and Holly Ann-Marie Bernate
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Edgar Santiago Bernate Signature of Debtor</p> <p>X /s/ Holly Ann-Marie Bernate Signature of Joint Debtor</p> <p>Telephone Number (if not represented by attorney)</p> <p>5/ 5/2011 Date</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X (Signature of Foreign Representative)</p> <p>(Printed name of Foreign Representative)</p> <p>(Date)</p>
Signature of Attorney* <p>X /s/ Raymond N. Mashni Signature of Attorney for Debtor(s)</p> <p>Raymond N. Mashni P48692 Printed Name of Attorney for Debtor(s)</p> <p>Raymond N Mashni, P.L.C. Firm Name</p> <p>132 W. Nepessing Street Address</p> <p>Lapeer MI 48446 (810) 245-2042 rmashni@aol.com Telephone Number</p> <p>5/ 5/2011 Date</p>		Signature of Non-Attorney Bankruptcy Petition Preparer <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X</p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A <i>bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
Signature of Debtor (Corporation/Partnership) <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re ***Edgar Santiago Bernate and Holly Ann-Marie Bernate***Case No.
Chapter 7

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	4	\$ 22,772.51		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	1		\$ 8,154.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 43,613.10	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,841.76
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,841.00
TOTAL		23	\$ 22,772.51	\$ 51,767.10	

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate and Holly Ann-Marie Bernate*Case No.
Chapter 7

/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 17,984.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 17,984.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,841.76
Average Expenses (from Schedule J, Line 18)	\$ 2,841.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,053.14

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 43,613.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 43,613.10

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 5/5/2011

Signature /s/ Edgar Santiago Bernate
Edgar Santiago Bernate

Date: 5/5/2011

Signature /s/ Holly Ann-Marie Bernate
Holly Ann-Marie Bernate

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None			None

No continuation sheets attached	TOTAL \$ (Report also on Summary of Schedules.)	0.00
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In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property			Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			Husband--H	Wife--W	
1. Cash on hand.		<i>Cash on Hand</i> <i>Location: In debtor's possession</i>		J	\$ 2,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>Capital One Account</i> <i>Location: In debtor's possession</i>		J	\$ 244.00
		<i>Comerica Bank Account</i> <i>Location: In debtor's possession</i>		J	\$ 195.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X				
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>MAC Computer, dining table and chairs, Sony VIO Computer, leather couch, DVD Player, TV counsel, queen size hardwood bed, baby crib, 4 lamps, microwave, coffee pot, juicer, Radio, Samsung LCD 42" TV 2007, mirror, 2 kitchen stools.</i> <i>Location: In debtor's possession</i>		J	\$ 2,255.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Chalkboard, Wine art, golf art, holiday decor.</i> <i>Location: In debtor's possession</i>		J	\$ 30.00
6. Wearing apparel.		<i>Kids clothes, womens clothing, mens clothing.</i> <i>Location: In debtor's possession</i>		J	\$ 550.00

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
7. Furs and jewelry.		<i>wedding ring, diamond earrings.</i> <i>Location: In debtor's possession</i>	J	\$ 100.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Golf clubs, snowboard, camcorder, tools.</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<i>Gross Bi-Weekly Wages</i> <i>Location: In debtor's possession</i>	H	\$ 1,153.85
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<i>4/12 Estimated 2011 Tax Refund</i> <i>Location: In debtor's possession</i>	J	\$ 2,874.66

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<i>1/2 Interest in 2007 Dodge Stratus SE 2 door, 100,000 miles, needs rims/tires - brakes - shocks - struts- tune up - oil change - alignment (approx. \$1,300 repairs). Location: In debtor's possession</i>	H	\$ 1,000.00
		<i>2005 Chrysler Pacifica Van, approx. 84,247 miles Location: In debtor's possession</i>	H	\$ 11,645.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		<i>Office chair, desk, stenograph machine, staplers, hole punch, scissors, etc. Location: In debtor's possession</i>	J	\$ 225.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		
			Husband--H Wife--W Joint--J Community--C		
35. Other personal property of any kind not already listed. Itemize.	X				

In re Edgar Santiago Bernate and Holly Ann Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

- 11 U.S.C. § 522(b) (2)
 11 U.S.C. § 522(b) (3)

Description of Property Claimed By Husband	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on Hand	11 USC 522(d)(5)	\$ 1,000.00	\$ 2,000.00
Capital One Account	11 USC 522(d)(5)	\$ 122.00	\$ 244.00
Comerica Bank Account	11 USC 522(d)(5)	\$ 97.50	\$ 195.00
Household Goods & Furnishings	11 USC 522(d)(3)	\$ 1,127.50	\$ 2,255.00
Pictures, Collectibles & Other Art Objects	11 USC 522(d)(5)	\$ 15.00	\$ 30.00
Wearing Apparel	11 USC 522(d)(3)	\$ 275.00	\$ 550.00
Jewelry	11 USC 522(d)(4)	\$ 50.00	\$ 100.00
Photographic & Hobby Equipment	11 USC 522(d)(5)	\$ 250.00	\$ 500.00
Gross Bi-Weekly Wages	11 USC 522(d)(5)	\$ 1,153.85	\$ 1,153.85
4/12 Estimated 2011 Tax Refund	11 USC 522(d)(5)	\$ 1,437.33	\$ 2,874.66
1/2 Interest in 2001 Dodge Stratus SE	11 USC 522(d)(5)	\$ 1,000.00	\$ 1,000.00
2005 Chrysler Pacifica Van	11 USC 522(d)(2) 11 USC 522(d)(5)	\$ 3,450.00 \$ 41.00	\$ 11,645.00
Office Equipment, Furnishings, and Supplies	11 USC 522(d)(5)	\$ 112.50	\$ 225.00

Page No. 1 of 2

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450.*

(Check one box)

- 11 U.S.C. § 522(b) (2)
 11 U.S.C. § 522(b) (3)

Description of Property Claimed By Wife	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on Hand	11 USC 522(d)(5)	\$ 1,000.00	\$ 2,000.00
Capital One Account	11 USC 522(d)(5)	\$ 122.00	\$ 244.00
Comerica Bank Account	11 USC 522(d)(5)	\$ 97.50	\$ 195.00
Household Goods & Furnishings	11 USC 522(d)(3)	\$ 1,127.50	\$ 2,255.00
Pictures, Collectibles & Other Art Objects	11 USC 522(d)(5)	\$ 15.00	\$ 30.00
Wearing Apparel	11 USC 522(d)(3)	\$ 275.00	\$ 550.00
Jewelry	11 USC 522(d)(4)	\$ 50.00	\$ 100.00
Photographic & Hobby Equipment	11 USC 522(d)(5)	\$ 250.00	\$ 500.00
4/12 Estimated 2011 Tax Refund	11 USC 522(d)(5)	\$ 1,437.33	\$ 2,874.66
Office Equipment, Furnishings, and Supplies	11 USC 522(d)(5)	\$ 112.50	\$ 225.00

Page No. 2 of 2

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
			H--Husband	W--Wife	J--Joint	C--Community	
Account No: 9329		H 4/2008 <i>Automobile Loan</i>				\$ 8,154.00	\$ 0.00
<i>Creditor # : 1 Christian Financial CU 18441 Utica Road Roseville MI 48066-4202</i>		Value: \$ 11,645.00					
Account No:							
		Value:					
Account No:							
		Value:					

No continuation sheets attached

Subtotal \$ (Total of this page)	\$ 8,154.00	\$ 0.00
Total \$ (Use only on last page)	\$ 8,154.00	\$ 0.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)

Case No. _____
 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 9261	J	4/8/2010 telephone contract				\$ 282.83
Creditor # : 1 AT&T P.O. Box 8100 Aurora IL 60507-810						
Account No: 9261		Franklin Collection Service P.O. Box 3910 Tupelo MS 38803-3910				
Representing: AT&T						
Account No: 8855	J	7/2005 Credit Card Purchases				\$ 2,791.00
Creditor # : 2 Capital One P.O. Box 30281 Salt Lake City UT 84130-0281						
Account No: 8855		Weber Olcese 3250 W. Big Beaver Suite 124 Troy MI 48084				
Representing: Capital One						
8 continuation sheets attached			Subtotal \$			\$ 3,073.83
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 9658 <i>Creditor # : 3 Capital One Bank (USA), NA P.O. Box 30281 Salt Lake City UT 84130</i>	H	1/19/2011 <i>Credit Card Purchases</i>				\$ 3,532.05
Account No: 9658 <i>Representing: Capital One Bank (USA), NA</i>		71-A District Court #10-3424-GC(C) 255 Clay Street Lapeer MI 48446				
Account No: 9658 <i>Representing: Capital One Bank (USA), NA</i>		<i>Shermeta, Adams & Von Allmen P.O. Box 5016 Rochester MI 48308</i>				
Account No: 8113 <i>Creditor # : 4 Chase Bank USA P.O. Box 15298 Wilmington DE 19850</i>	W	4/1998 <i>Credit Card Purchases</i>				\$ 3,442.00
Account No: 8113 <i>Representing: Chase Bank USA</i>		<i>National Action Financial Svcs 165 Lawrence Bell Dr., Ste 100 P.O. Box 9027 Buffalo NY 14231-9027</i>				
Account No: 8113 <i>Representing: Chase Bank USA</i>		<i>Equable Ascent Financial 1120 W. Lake Cook Rd., Ste. A Buffalo Grove IL 60089</i>				

Sheet No. 1 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 6,974.05
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 3520 <i>Creditor # : 5 Discover Financial Svcs LLC P.O. Box 15316 Wilmington DE 19850</i>	W	7/27/2010 <i>Credit Card Purchases</i>				\$ 6,203.17
Account No: 3520 <i>Representing: Discover Financial Svcs LLC</i>		<i>Buckles & Buckles PLC P.O. Box 1150 Birmingham MI 48012</i>				
Account No: 3520 <i>Representing: Discover Financial Svcs LLC</i>		<i>71-A District Court #10-1435-GC(B) 255 Clay Street Lapeer MI 48446</i>				
Account No: 2792 <i>Creditor # : 6 Discover Financial Svcs LLC P.O. Box 15316 Wilmington DE 19850</i>	H	1/2010 <i>Credit Card Purchases</i>				\$ 1,233.01
Account No: 2792 <i>Representing: Discover Financial Svcs LLC</i>		<i>71-A District Court #10-1303-GC(C) 255 Clay Street Lapeer MI 48446</i>				
Account No: 2792 <i>Representing: Discover Financial Svcs LLC</i>		<i>Buckles & Buckles PLC P.O. Box 1150 Birmingham MI 48012</i>				

Sheet No. 2 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 7,436.18
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 2672 <i>Creditor # : 7 HSBC Bank P.O. Box 5253 Carol Stream IL 60197</i>	W	6/2007 <i>Credit Card Purchases</i>				\$ 2,032.00
Account No: 2672 <i>Representing: HSBC Bank</i>		<i>Portfolio Recovery 120 Corporate Blvd. Norfolk VA 23502</i>				
Account No: 3728 <i>Creditor # : 8 HSBC Bank P.O. Box 5253 Carol Stream IL 60197</i>	H	10/2002 <i>Credit Card Purchases</i>				\$ 2,498.76
Account No: 3728 <i>Representing: HSBC Bank</i>		<i>Mary Jane M. Elliott PC 24300 Karim Blvd. Novi MI 48375</i>				
Account No: 3728 <i>Representing: HSBC Bank</i>		<i>71-A District Court #11-0132-GC(C) 255 Clay Street Lapeer MI 48446</i>				
Account No: 3728 <i>Representing: HSBC Bank</i>		<i>Midland Credit Management Inc. 8875 Aero Dr., Ste. 2 San Diego CA 92123</i>				

Sheet No. 3 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 4,530.76
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 5163	J	Medical Bills				\$ 259.20
<i>Creditor # : 9 Lapeer Regional Hospital 1375 N. Main Street Lapeer MI 48446</i>						
Account No: 5163		Miramed Revenue Group Dept. 77313 P.O. Box 77000 Detroit MI 48277-0313				
Account No: 6483	W	1/2010 Medical Bills				\$ 315.21
<i>Creditor # : 10 Lapeer Regional Medical Center Dept. 77828 P.O. Box 77000 Detroit MI 48277-0828</i>						
Account No: 6483		CBM 300 Rodd St. Midland MI 48640				
Account No: 6483		Senex Services Corp. 3500 DePauw Blvd. Suite 3050 Indianapolis IN 46268-6135				
Account No: 6484	W	1/2010 Medical Bills				\$ 701.27
<i>Creditor # : 11 Lapeer Regional Medical Center Dept. 77828 P.O. Box 77000 Detroit MI 48277-0828</i>						

Sheet No. 4 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 1,275.68
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 6484						
<i>Representing:</i> Lapeer Regional Medical Center		CBM 300 Rodd St. Midland MI 48640				
Account No: 6484						
<i>Representing:</i> Lapeer Regional Medical Center		Senex Services Corp. 3500 DePauw Blvd. Suite 3050 Indianapolis IN 46268-6135				
Account No: 9072	J	12/2009 Medical Bills				\$ 75.00
<i>Creditor # : 12</i> Lapeer Regional Medical Center Dept. 77828 P.O. Box 77000 Detroit MI 48277-0828						
Account No: 9072						
<i>Representing:</i> Lapeer Regional Medical Center		CBM Services P.O. Box 551 Midland MI 48640-0551				
Account No: 3502	J	Medical Bills				\$ 1,092.38
<i>Creditor # : 13</i> Lapeer Regional Medical Center Dept. 77828 P.O. Box 77000 Detroit MI 48277-0828						
Account No: 3502						
<i>Representing:</i> Lapeer Regional Medical Center		CBM 300 Rodd St. Midland MI 48640				

Sheet No. 5 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 1,167.38
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 8263 <i>Creditor # : 14 Lapeer/Pontiac Radiologists P.O. Box 32627 Detroit MI 48232-0627</i>	W	5/2010 Medical Bills				\$ 28.00
Account No: 8263 <i>Representing: Lapeer/Pontiac Radiologists</i>		Credit Services, Inc. 304 Quincy St. Hancock MI 49930				
Account No: 52-9 <i>Creditor # : 15 McLaren Medical Group P.O. Box 441575 Detroit MI 48244-1575</i>	J	5/27/2009 Medical Bills				\$ 299.00
Account No: 6040 <i>Creditor # : 16 MMMI Phy Billing McLaren Medical Group P.O. Box 441575 Detroit MI 48244</i>	J	7/11/09 Medical Bills				\$ 255.95
Account No: 5328 <i>Creditor # : 17 Pathology Specialists of SE MI c/o United Collection Bureau P.O. Box 140190 Toledo OH 43614</i>	W	10/2005 Medical Bills				\$ 85.00
Account No: 5328 <i>Representing: Pathology Specialists of SE MI</i>		United Collection Bureau, Inc. P.O. Box 140190 Toledo OH 43614				

Sheet No. 6 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 667.95
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 9133 <i>Creditor # : 18 Powerhouse Gym of Auburn Hills 2580 N. Squirrel Road Auburn Hills MI 48326</i>	W	2/2006 Subscription				\$ 122.00
Account No: 9133 <i>Representing: Powerhouse Gym of Auburn Hills</i>		Midwestern Audit Service 5555 Gull Rd. Suite 105 Kalamazoo MI 49048				
Account No: 9470 <i>Creditor # : 19 Quest Diagnostics P.O. Box 740020 Cincinnati OH 45274-0020</i>	J	Medical Bills				\$ 168.27
Account No: 9470 <i>Representing: Quest Diagnostics</i>		Advanced Healthcare Receivable 141 Burke Street Nashua NH 03060				
Account No: 7487 <i>Creditor # : 20 Sprint KSOPHT0101-Z4300 6391 Sprint Parkway Overland Park KS 66251-4300</i>	J	telephone contract				\$ 213.00
Account No: 7487 <i>Representing: Sprint</i>		AFNI Inc. 404 Brock Drive Bloomington IL 61701				

Sheet No. 7 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 503.27
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 7047						\$ 17,984.00
<i>Creditor # : 21 US Dept. of Education P.O. Box 5609 Greenville TX 75403</i>	W	2/2002 Student Loan				
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 8 of 8 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 17,984.00
Total \$	\$ 43,613.10

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate / DebtorCase No. _____
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)

Case No. _____
 (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter Daughter	AGE(S): 3 1
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Food and Beverage Manager	Unemployed
Name of Employer	Flint Golf Club	
How Long Employed	1 month	
Address of Employer	3100 Lakewood Drive Flint MI 48507	
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 2,480.77	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,480.77	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 357.67	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 357.67	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,123.10	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): 1/12 Tax Refund	\$ 359.33	\$ 359.33
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 359.33	\$ 359.33
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,482.43	\$ 359.33
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2,841.76	
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	240.00
b. Water and sewer	\$	0.00
c. Telephone	\$	175.00
d. Other	\$	0.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	175.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	299.00
b. Other: Student Loan Payment	\$	108.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Cigarettes Other: Daycare/Diapers	\$	84.00
Line 17 Continuation Page Total (see continuation page for itemization)	\$	50.00
	\$	260.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,841.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,841.76
b. Average monthly expenses from Line 18 above	\$	2,841.00
c. Monthly net income (a. minus b.)	\$	0.76

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate,
Debtor(s)

Case No. _____

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

17. (continuation) OTHER EXPENSES

<u>Miscellaneous/Emergency</u>	\$.....	75.00
<u>Hair Care</u>	\$.....	50.00
<u>Personal</u>	\$.....	65.00
<u>Housekeeping</u>	\$.....	70.00
Line 17 Continuation Page Total (seen as line item "17" on Schedule J)		\$ 260.00

In re Edgar Santiago Bernate and Holly Ann-Marie Bernate
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/5/2011

Signature: /s/ Edgar Santiago Bernate
Debtor

Date 5/5/2011

Signature: /s/ Holly Ann-Marie Bernate
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner

Address _____

X _____
Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In re:*Edgar Santiago Bernate*
and
Holly Ann-Marie Bernate
aka Holly Ann-Marie Smith

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

<i>Year to date: 2011 YTD</i>	<i>Employment</i>
\$2,653.86	
<i>Last Year: 2010</i>	
\$17,544.00	
<i>Year before: 2009</i>	\$43,040.00

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

AMOUNT

SOURCE

Year to date: 2011 YTD***Unemployment Compensation*****\$4,680.00****Last Year: 2010 \$7,732.00****Year before: 2009 \$0.00****3. Payments to creditors**

None Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Creditor: Christian Financial**4/2011****\$299.00****Approx.****Credit Union****3/2011****\$299.00****\$8,154.00****Address: 18441 Utica Road,****2/2011****\$299.00****Roseville, MI 48066-4202**

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

STATUS OR DISPOSITION

Discover Bank vs.**General Civil****71-A District Court****Pending****Holly Bernate****255 Clay Street****Case No.:****Lapeer, MI 48446****10-1435-GC(B)****Discover Bank vs.****General Civil****71-A District Court****Pending****Edgar Bernate****255 Clay Street****Case No.:****Lapeer, MI 48446**

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
10-1303-GC(C)			

Capital One Bank (USA), N.A. vs. Edgar Bernate Case No.: 10-3424-GC(C)	General Civil	71-A District Court 255 Clay Street Lapeer, MI 48446	Garnishment
Midland Funding, LLC vs. Edgar Bernate Case No.: 11-0132-GC(C)	General Civil	71-A District Court 255 Clay Street Lapeer, MI 48446	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	--	---

Payee: Raymond N. Mashni
Address:
*132 W. Nepessing Street
Lapeer, MI 48446*

Date of Payment: 4/28/2011 **\$1,200.00**
Payor: Edgar & Holly Bernate

Payee: Cricket Debt
Counseling
Address:
*10121 SE Sunnyside Rd., Ste.
300
Clackamas, Oregon 97015*

Date of Payment: 4/25/2011 **\$36.00**
Payor: Edgar & Holly Bernate

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF
OCCUPANCY

Debtor:Edgar & Holly Bernate
Address:20301 Parker St.,
Livonia, MI 48152

Name(s):Holly Smith & Edgar
Bernate

12/2008-12/2
009

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was

self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

-
- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

-
- None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

-
- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

-
- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/ 5/2011

Signature /s/ Edgar Santiago Bernate
of Debtor

Date 5/ 5/2011

Signature /s/ Holly Ann-Marie Bernate
of Joint Debtor
(if any)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate and Holly Ann-Marie Bernate*Case No.
Chapter 7

 / Debtor

CHAPTER 7 STATEMENT OF INTENTION - HUSBAND'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

Creditor's Name : <i>Christian Financial CU</i>	Describe Property Securing Debt : <i>2005 Chrysler Pacifica Van</i>
---	---

Property will be (check one) :

Surrendered Retained

If retaining the property, I intend to (check at least one) :

Redeem the property

Reaffirm the debt

Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

Claimed as exempt Not claimed as exempt

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/ 5/2011Debtor: /s/ Edgar Santiago Bernate

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate and Holly Ann-Marie Bernate*Case No.
Chapter 7

 / Debtor

CHAPTER 7 STATEMENT OF INTENTION - WIFE'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.	
--------------	--

Creditor's Name : <i>None</i>	Describe Property Securing Debt :
---	--

Property will be (check one) :

Surrendered Retained

If retaining the property, I intend to (check at least one) :

Redeem the property

Reaffirm the debt

Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

Claimed as exempt Not claimed as exempt

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.	
--------------	--

Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
--------------------------------------	----------------------------------	--

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/ 5/2011Debtor: /s/ Holly Ann-Marie Bernate

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate and Holly Ann-Marie Bernate*Case No.
Chapter 7

 / Debtor

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No.		
Creditor's Name : <i>None</i>	Describe Property Securing Debt :	
Property will be (check one) : <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) : <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: <i>None</i>	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/ 5/2011Debtor: /s/ Edgar Santiago BernateDate: 5/ 5/2011Joint Debtor: /s/ Holly Ann-Marie Bernate

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate*
and
Holly Ann-Marie Bernate

Case No.
Chapter 7
Hon. *Daniel S. Opperman*

/ Debtor

STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P.2016(b)

The undersigned, pursuant to F.R.Bankr.P.2016(b), states that:

The undersigned is the attorney for the Debtor(s) in this case.

The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

FLAT FEE

- A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid 1,200.00
- B. Prior to filing this statement, received 1,200.00
- C. The unpaid balance due and payable is 0.00

RETAINER

- A. Amount of retainer received _____
- B. The undersigned shall bill against the retainer at an hourly rate of _____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
- \$ 299.00 of the filing fee has been paid.

In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other: _____

By agreement with the debtor(s), the above disclosed fee does not include the following services:

The source of the payments to the undersigned was from:

- A. X Debtor(s)' earnings, wages, compensation for services performed
- B. _____ Other (describe, including the identify of payor) _____

The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to paid except as follows:

Dated: 5/5/2011

/s/ Raymond N. Mashni

Attorney for the Debtor(s)

Agreed: /s/ Edgar Santiago Bernate

/s/ Holly Ann-Marie Bernate

Debtors 11-32300-dof Doc 1 Filed 05/05/11 Entered 05/05/11 16:22:24 Page 42 of 47

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re *Edgar Santiago Bernate*
and
Holly Ann-Marie Bernate
aka Holly Ann-Marie Smith

Case No.
Chapter 7

Attorney for Debtor: *Raymond N. Mashni*

/ Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 5/ 5/2011

/s/ Edgar Santiago Bernate

Debtor

/s/ Holly Ann-Marie Bernate

Joint Debtor

71-A District Court
#11-0132-GC(C)
255 Clay Street
Lapeer, MI 48446

71-A District Court
#10-1435-GC(B)
255 Clay Street
Lapeer, MI 48446

71-A District Court
#10-3424-GC(C)
255 Clay Street
Lapeer, MI 48446

71-A District Court
#10-1303-GC(C)
255 Clay Street
Lapeer, MI 48446

Advanced Healthcare Receivable
141 Burke Street
Nashua, NH 03060

AFNI Inc.
404 Brock Drive
Bloomington, IL 61701

AT&T
P.O. Box 8100
Aurora, IL 60507-810

Buckles & Buckles PLC
P.O. Box 1150
Birmingham, MI 48012

Capital One
P.O. Box 30281
Salt Lake City, UT 84130-0281

Capital One Bank (USA), NA
P.O. Box 30281
Salt Lake City, UT 84130

CBM
300 Rodd St.
Midland, MI 48640

CBM Services
P.O. Box 551
Midland, MI 48640-0551

Chase Bank USA
P.O. Box 15298
Wilmington, DE 19850

Christian Financial CU
18441 Utica Road
Roseville, MI 48066-4202

Credit Services, Inc.
304 Quincy St.
Hancock, MI 49930

Discover Financial Svcs LLC
P.O. Box 15316
Wilmington, DE 19850

Equable Ascent Financial
1120 W. Lake Cook Rd., Ste. A
Buffalo Grove, IL 60089

Franklin Collection Service
P.O. Box 3910
Tupelo, MS 38803-3910

HSBC Bank
P.O. Box 5253
Carol Stream, IL 60197

Lapeer Regional Hospital
1375 N. Main Street
Lapeer, MI 48446

Lapeer Regional Medical Center
Dept. 77828
P.O. Box 77000
Detroit, MI 48277-0828

Lapeer/Pontiac Radiologists
P.O. Box 32627
Detroit, MI 48232-0627

Marion J. Mack
Asst. US Trustee
211 W. Fort St., Ste. 700
Detroit, MI 48226

Mary Jane M. Elliott PC
24300 Karim Blvd.
Novi, MI 48375

McLaren Medical Group
P.O. Box 441575
Detroit, MI 48244-1575

Midland Credit Management Inc.
8875 Aero Dr., Ste. 2
San Diego, CA 92123

Midwestern Audit Service
5555 Gull Rd.
Suite 105
Kalamazoo, MI 49048

Miramed Revenue Group
Dept. 77313
P.O. Box 77000
Detroit, MI 48277-0313

MMMI Phy Billing
McLaren Medical Group
P.O. Box 441575
Detroit, MI 48244

National Action Financial Svcs
165 Lawrence Bell Dr., Ste 100
P.O. Box 9027
Buffalo, NY 14231-9027

Pathology Specialists of SE MI
c/o United Collection Bureau
P.O. Box 140190
Toledo, OH 43614

Portfolio Recovery
120 Corporate Blvd.
Norfolk, VA 23502

Powerhouse Gym of Auburn Hills
2580 N. Squirrel Road
Auburn Hills, MI 48326

Quest Diagnostics
P.O. Box 740020
Cincinnati, OH 45274-0020

Senex Services Corp.
3500 DePauw Blvd.
Suite 3050
Indianapolis, IN 46268-6135

Shermeta, Adams & Von Allmen
P.O. Box 5016
Rochester, MI 48308

Sprint
KSOPHT0101-Z4300
6391 Sprint Parkway
Overland Park, KS 66251-4300

United Collection Bureau, Inc.
P.O. Box 140190
Toledo, OH 43614

US Dept. of Education
P.O. Box 5609
Greenville, TX 75403

Weber Olcese
3250 W. Big Beaver
Suite 124
Troy, MI 48084